

Appeals

Should a claim dispute arise, you are entitled to a second inspection by a senior adjuster. Your local office manager will ensure that all of your concerns are fully investigated. On rare occasions, issues cannot be resolved at the local level. The regional manager is then responsible to review the situation and make sure the terms of the contract were followed. Disagreements the regional manager cannot resolve may be referred to the appeals process.

Payment Information

When will my claim be paid?

Claims are paid when all acres of any crop have been verified as:

- being put to an alternate use;
- all harvested; or
- a combination of alternate use and harvested.

If partial acres are appraised, the pre-harvest appraisal is added to your harvested production. A post-harvest claim should be registered if total production is below your production guarantee.

Deferral of Indemnity Payments

Indemnity payments can be deferred up to one year following your claim inspection date. You must advise your adjuster at the time of the claim if you wish your payment to be deferred. The payment will be made on the deferral date. Any outstanding premium balance will be deducted from deferred indemnities.

Interest-Free Payment Period

Your premium is due upon receipt. Interest will start to accrue October 1. If your premium is paid before

October 31, no interest will be charged. Amounts not paid by October 31 will accrue interest at the beginning of each month until the account is paid in full. The interest rate is RBC prime plus two per cent, adjusted quarterly.

Online Banking

SCIC accepts online payments. If you wish to make a premium or other outstanding balance payment online, add Saskatchewan Crop Insurance Corporation to your list of payees.

Direct Deposit

Your claim payment can be deposited directly to your bank account through direct deposit. Ask for an authorization form at your local Crop Insurance office or from the adjuster while they are completing your assessment.

CropConnect

CropConnect helps producers conduct more of their business online. You can make your insurance selections, land changes, complete Seeded Acreage Reports and Production Declarations from your home computer or mobile device. Establishment, pre-harvest, post-harvest, wildlife acreage, stacked forage and predation claims can all be registered online. Check out all the features by activating your account today!

For complete information, see *Your Complete Guide to Understanding Crop Insurance*, visit www.saskcropinsurance.com or contact your local Crop Insurance office.



CANADIAN
AGRICULTURAL
PARTNERSHIP

 CropInsurance

Pre-Harvest Appraisals

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Office Hours: 8 a.m. to 5 p.m.
Closed weekends & statutory holidays

SCIC
SASKATCHEWAN CROP
INSURANCE CORPORATION

Canada

Overview

All customers decide on how to use the production from insured acres; however, most crops have some potential value, which must be appraised if the crop is not going to be harvested.

Description

A pre-harvest appraisal occurs when your insured acres are put to a use other than harvesting (baling, grazing, etc.). An inspection must be completed prior to putting your insured acres to an alternate use. The appraised value of the crop is used in the calculation of any subsequent indemnities.

Eligibility

Most crops insured under the multi-peril program are eligible for a pre-harvest claim. Pre-harvest appraisals are not done for caraway, coriander and alfalfa seed.

Process

1. Contact your local Crop Insurance office or go online to CropConnect to register an appraisal prior to putting your crop to another use.
2. An adjuster from the Saskatchewan Crop Insurance Corporation (SCIC) will contact the customer to schedule an inspection.
3. During the inspection, an adjuster will determine a yield based on plant counts, determine the acreage and determine the cause of loss (if applicable).
4. The adjuster should record and explain all information to you. If you agree with the results of the inspection, please sign the claim form. If you do not agree, please inform the adjuster of this and SCIC will send another adjuster to complete a second assessment.
5. Complete and return any subsequent forms, such as the Pre-Harvest Verification form, as soon as the acres are put to another use (tilling, grazing, etc.).
6. A Statement of Indemnity will be issued detailing the results of the claim. Any cheque issued by SCIC will accompany this statement.

Questions & Answers

What if the adjuster determines my crop has not established?

If the adjuster determines the crop did not have viable plants or seeds on June 20, only an Establishment Benefit is paid. If the crop was established on June 20, yield-loss coverage is provided by the SCIC.

Why does SCIC make me harvest a poor crop?

It is the producer's decision whether to harvest a crop. If the crop is put to any use other than harvesting, the potential yield of the crop is appraised. This appraisal is used in the calculation of the claim and the crop can be put to another use (bale, graze, etc.).

If you decide to leave the crop to harvest, the actual harvested production will be used to calculate a claim.

Why do you include low yields in a pre-harvest appraisal?

All production must be accounted for, which is why low yields are included in an appraisal. An adjuster may recommend a low-yield appraisal, which reduces the appraised yield to zero if it is below the threshold level. The threshold level is a determined value at which point a crop is not worth harvesting.

Standards for Adjusters

Crop Insurance adjusters are expected to follow certain procedures when completing your pre-harvest appraisal. The adjuster will:

- thoroughly inspect all the fields for which a claim was made;
- place a square at an angle to the seeding direction, counting all plants within the square;
- count the number of seeds per plant if the crop was headed;
- verify the cause of loss, if applicable;
- record and explain all information before you sign the claim.

If you feel the adjuster did not complete these procedures in a professional, knowledgeable or thorough manner, please contact your local Crop Insurance office.

Reminders

Claims Deadline

Claims on harvested crops should be made immediately after completing harvest but in all circumstances before **November 15**. Claims received after this will be subject to a late-filing reduction, to a maximum of \$1,000; claims made after December 31 will not be accepted. Claims submitted more than 15 days after harvest is generally complete in your area may be denied.

There is no compensation for wildlife losses occurring on a crop left out after harvest is generally completed in your area.

Extension of Insurance

If you are unable to finish harvest, you must request an extension of insurance by **November 15**. Coverage is only extended in areas where harvesting is generally not complete. This extension also applies to any subsequent wildlife claims.

Production Declaration

A production declaration is sent to you in August. The information from the completed form is used to update your individual yields. You are required to declare your harvested production before registering any post-harvest claims. Complete and return the declaration using the form, CropConnect or contact your local Crop Insurance office with your yield information by **November 15**.

If you do not provide a production declaration, your individual yield will be updated using zero production. This has the effect of an immediate ten percent reduction in your yield guarantee. If additional yields for the crop are zero, this will continue to significantly reduce your individual yield.